

## CLAIMS

What is claimed is:

- 1 1. A method for exchanging a memo in an information exchange framework,  
 2 comprising:
  - 3 a) maintaining a database having information about a plurality of users, wherein the  
 4 personal information about each user including a public identifier associated with  
 5 the particular user;
  - 6 b) receiving a request via a network to facilitate a meeting, wherein the request  
 7 includes a memo for presentation at the meeting and an invitation list of public  
 8 identifiers of users to be invited to the meeting;
  - 9 c) storing the memo and the list of public identifiers in the database;
  - 10 d) retrieving information about each user to be invited to the meeting from the  
 11 database utilizing the public identifiers of the invitation list, wherein the retrieved  
 12 information about each user includes information about a network address for  
 13 contacting the user;
  - 14 e) generating a meeting identifier in response to the request, the meeting identifier  
 15 including a link to the memo stored in the database;
  - 16 f) transmitting the meeting identifier via the network to the network addresses of the  
 17 users invited to the meeting;
  - 18 g) receiving the meeting identifier from at least one of the users invited to the  
 19 meeting via the network; and
  - 20 h) permitting the users from which the meeting identifier has been received to access  
 21 the memo in the database via the network.
  
- 1 2. The method of claim 1, wherein at least one of the users receives the meeting  
 2 identifier using a wireless device in communication with the network.

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1 3. The method of claim 1, wherein the meeting identifier comprises at least one of a  
2 numeric character string and an alphanumeric character string.

1 4. The method of claim 1, wherein the network is capable of communicating  
2 utilizing at least one of TCP/IP and IPX protocols.

1 5. A system for exchanging a memo in an information exchange framework,  
2 comprising:

3 a) logic for maintaining a database having information about a plurality of users,  
4 wherein the personal information about each user including a public identifier  
5 associated with the particular user;

6 b) logic for receiving a request via a network to facilitate a meeting, wherein the  
7 request includes a memo for presentation at the meeting and an invitation list of  
8 public identifiers of users to be invited to the meeting;

9 c) logic for storing the memo and the list of public identifiers in the database;

10 d) logic for retrieving information about each user to be invited to the meeting from  
11 the database utilizing the public identifiers of the invitation list, wherein the  
12 retrieved information about each user includes information about a network  
13 address for contacting the user;

14 e) logic for generating a meeting identifier in response to the request, the meeting  
15 identifier including a link to the memo stored in the database;

16 f) logic for transmitting the meeting identifier via the network to the network  
17 addresses of the users invited to the meeting;

18 g) logic for receiving the meeting identifier from at least one of the users invited to  
19 the meeting via the network; and

20 h) logic for permitting the users from which the meeting identifier has been received  
21 to access the memo in the database via the network.

1 6. A computer program product for exchanging a memo in an information exchange  
2 framework, comprising:

- a) computer code for maintaining a database having information about a plurality of users, wherein the personal information about each user including a public identifier associated with the particular user;
- b) computer code for receiving a request via a network to facilitate a meeting, wherein the request includes a memo for presentation at the meeting and an invitation list of public identifiers of users to be invited to the meeting;
- c) computer code for storing the memo and the list of public identifiers in the database;
- d) computer code for retrieving information about each user to be invited to the meeting from the database utilizing the public identifiers of the invitation list, wherein the retrieved information about each user includes information about a network address for contacting the user;
- e) computer code for generating a meeting identifier in response to the request, the meeting identifier including a link to the memo stored in the database;
- f) computer code for transmitting the meeting identifier via the network to the network addresses of the users invited to the meeting;
- g) computer code for receiving the meeting identifier from at least one of the users invited to the meeting via the network; and
- h) computer code for permitting the users from which the meeting identifier has been received to access the memo in the database via the network.

7. A method for exchanging security information in an information exchange framework, comprising:
  - a) associating a unique security identifier with a user;
  - b) storing the security identifier in a database, wherein the database further includes information about the user that identifies the user and an account balance associated with the user;
  - c) receiving the security identifier of the user from a third party via the network, wherein the third party obtained the security identifier from a customer involved in a commercial transaction with the third party;



- 10 d) logic for transmitting the information about the user from the database to the third
- 11 party via the network to permit the third party compare the received information
- 12 about the user with information obtained from the customer;
- 13 e) logic for receiving an indication via the network from the third party that indicates
- 14 whether information obtained from the customer matches the received
- 15 information about the user; and
- 16 f) logic for permitting the third party to adjust the balance of the account of the user
- 17 via the network as part of completion of the commercial transaction if the
- 18 received indication indicates that the information obtained from the customer
- 19 matches the received information about the user.

- 1 12. A computer program product for exchanging security information in an
- 2 information exchange framework, comprising:
- 3 a) computer code for associating a unique security identifier with a user;
- 4 b) computer code for storing the security identifier in a database, wherein the
- 5 database further includes information about the user that identifies the user and an
- 6 account balance associated with the user;
- 7 c) computer code for receiving the security identifier of the user from a third party
- 8 via the network, wherein the third party obtained the security identifier from a
- 9 customer involved in a commercial transaction with the third party;
- 10 d) computer code for transmitting the information about the user from the database
- 11 to the third party via the network to permit the third party compare the received
- 12 information about the user with information obtained from the customer;
- 13 e) computer code for receiving an indication via the network from the third party
- 14 that indicates whether information obtained from the customer matches the
- 15 received information about the user; and
- 16 f) computer code for permitting the third party to adjust the balance of the account
- 17 of the user via the network as part of completion of the commercial transaction if
- 18 the received indication indicates that the information obtained from the customer
- 19 matches the received information about the user.

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- 1 13. A method for exchanging email communication utilizing an information exchange  
2 framework, comprising:
  - 3 a) creating an intermediary email address for a user, wherein an email message  
4 addressed to the intermediary email address may be transmitted via a network to  
5 the intermediary email address;
  - 6 b) receiving via the network information about one or more authorized parties  
7 associated with the user, wherein the information about one or more authorized  
8 parties includes an email address associated with each the one or more authorized  
9 parties;
  - 10 c) storing the information relating to the intermediary email address and the  
11 information about the one or more third parties in a database, wherein the  
12 database contains additional information about the user including a forwarding  
13 email address of the user;
  - 14 d) receiving an email addressed to the intermediary email address of the user via the  
15 network, the received email having a sender email address which identifies the  
16 email address of the sender;
  - 17 e) comparing the sender email address with email addresses of the authorized parties  
18 associated with the user stored in the database; and
  - 19 f) forwarding the received email via the network to the forwarding email address of  
20 the user if the sender email address is determined to match one of the email  
21 addresses of the authorized parties associated with the user stored in the database.
- 1 14. The method of claim 13, wherein a record of each received email addressed to the  
2 intermediary email address of the user is stored in a log in the database.
- 1 15. The method of claim 14, wherein the user is permitted to access the log via the  
2 network to review the record stored therein.
- 1 16. The method of claim 15, wherein the user accesses the log utilizing a wireless  
2 device in communication with the network.



more authorized parties includes an email address associated with each the one or more authorized parties;

- c) computer code for storing the information relating to the intermediary email address and the information about the one or more third parties in a database, wherein the database contains additional information about the user including a forwarding email address of the user;
- d) computer code for receiving an email addressed to the intermediary email address of the user via the network, the received email having a sender email address which identifies the email address of the sender;
- e) computer code for comparing the sender email address with email addresses of the authorized parties associated with the user stored in the database; and
- f) computer code for forwarding the received email via the network to the forwarding email address of the user if the sender email address is determined to match one of the email addresses of the authorized parties associated with the user stored in the database.